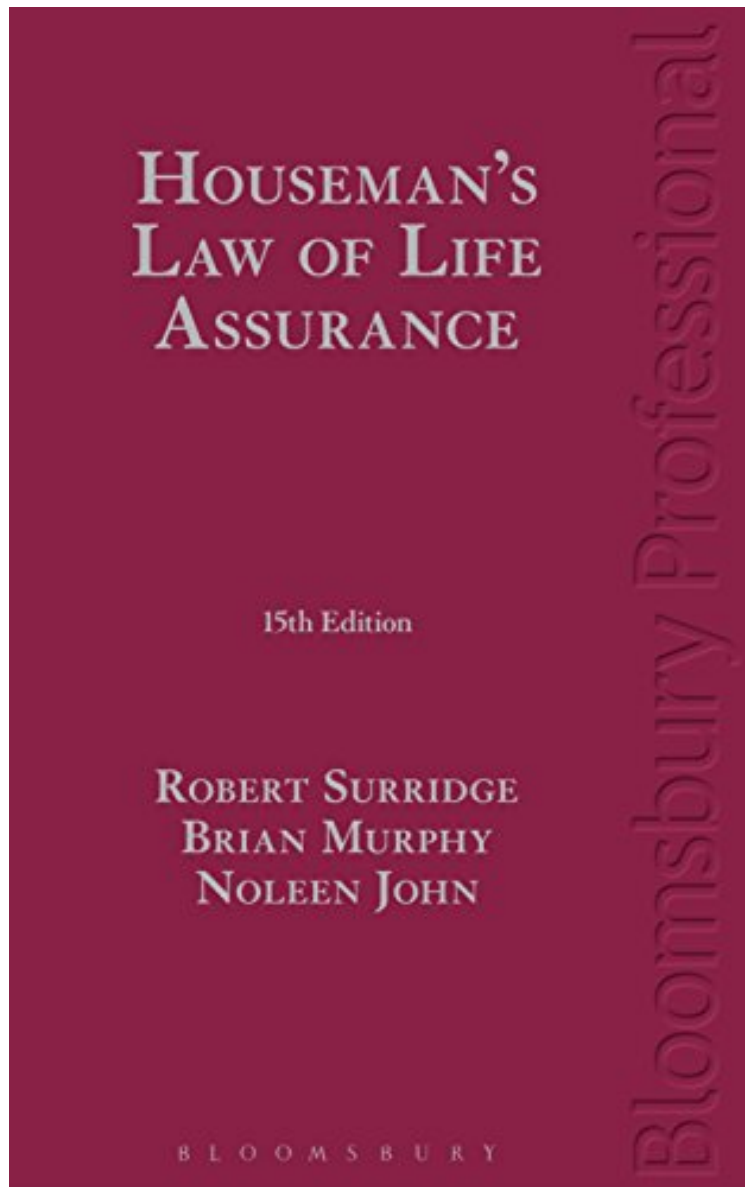


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Robert Surridge, Noleen John, Brian Murphy
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Unique in its depth of coverage and currency, Houseman's Law of Life Assurance has established a well-deserved reputation as an authoritative practitioner work on life assurance and is renowned for its practical insight into the

workings of the industry. In addition to being fully updated to take account of new legislation and case law the new 15th edition also covers developments including: Significant structural changes to the UK regulatory framework since the 14th edition and in particular the creation of the Prudential Regulation Authority (PRA) and the Financial Conduct Authority each with their own different statutory objectives; Creation of the PRA and the introduction of a new rulebook with a different structure for conveying regulatory guidance; Implementation of the Solvency II Directive which has made fundamental changes to the way insurers calculate their capital, invest their assets and govern their businesses; Changes to insurance law on misrepresentation and warranties and the new duty on consumers to take reasonable care not to make a misrepresentation and on non-consumers to make a fair presentation of the risk; New e-commerce chapter to reflect the growing importance of this distribution channel for life insurance products; Anticipated changes to the regime applicable to insurance distribution because of the Insurance Distribution Directive and rules relating to packaged insurance investment contracts, including the impact on remuneration of intermediaries; Changes to the UK compensation scheme for insurance policyholders.

About the Author Robert Surridge, Senior Counsel, Aviva UK Life Noleen John, Consultant, Norton Rose Fulbright LLP Brian Murphy, Financial Planning Manager, AXA Wealth